

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN-SOUTHERN DIVISION-FLINT

IN THE MATTER OF:
Monica Lynn Joshua
Debtor

Case No: 15-30213-DOF
CHAPTER 13 PROCEEDINGS
JUDGE DANIEL OPPERMAN

ATTORNEY: Frego & Associates - The Bankruptcy Law
Office Plc
DATE FILED: 01/28/15
CLAIMS BAR DATE: 05/25/15
CONFIRMATION DATE: 03/17/15

TRUSTEE'S OBJECTION TO CONFIRMATION

☒ First Payment has not posted ☐ Plan is unfeasible ☒ Payment Order has not been filed

☐ Plan does not meet Best interest test []

☐ Plan does not meet Means test: ☐ must be a 60 month ☐ must pay \$ [] to unsecured or
affidavit required.

☐ DSO Certificate will be required at Confirmation ☐ Increase dividend to unsecured creditors to at least 10%

☐ Reconcile net income on schedule J with Plan payment

☐ Amend Plan to provide/clarify treatment for []

☐ Amend Plan to pay the following through Trustee's Office []

☐ Amend Schedules for the following: []

☐ Trustee objects to disposable income and requests verification or amendment to the following budget items:

[]
[]

☐ Trustee objects to the payment of []

☐ Exemptions are not []

Provide the following to the Trustee by []:

☐ Tax Return ☐ 60 days of pay stubs ☐ titles to: vehicles [] ☐ recorded mortgages

☐ business's budget ☐ amortization schedule for []

OCP to state the following:

☐ 100% of tax refunds ☐ 100% to unsecured creditors

☐ Stay is lifted as to []

☐ Plan payments shall increase by \$ [] in []

Other issues [Amend SOFA for charitable contributions. Provide proof of charitable contribution. Provide Trustee

[with corrected copy of driver's license prior to confirmation

NATURE OF THE PLAN-The Trustee interprets the nature of the Plan to be:

☐ Percentage [] % to unsecured or [] months from confirmation-whichever is the greater dividend

☒ Base Plan-completed upon the Trustee receiving \$ [11845.80] in addition to the receipts prior to confirmation.

Estimated % to unsecured is [] % in ([]) months.

Confirmation recommended ☐ Yes [] % in [] months ☒ No

WHEREFORE, unless the above terms are satisfied, the Chapter 13 Trustee requests that this Honorable Court deny confirmation of the Debtor's (s') Plan, dismiss this case, allow an administrative expense of \$100.00 to the Trustee and provide other relief as is just.

/s/ Carl L. Bekofske

Dated: February 25, 2015

Carl L. Bekofske, Standing Chapter 13 Trustee
400 N. Saginaw St. Ste 331., Flint, MI 48502
(810) 238-4675 ECF@flint13.com
P-10645

Diane

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CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2015, electronically filed the Chapter 13 Trustee's Objection to Confirmation with the Clerk of the Court using the ECF system; which will send notification of such filing to the following:

Frego & Associates - The Bankruptcy Law Office Plc
fregolaw@aol.com

And I hereby certify that I have mailed by United States Postal Service the Paper(s) to the following non-ECF participants:

/s/ Karen Newman
Carl L. Bekofske, Standing Chapter 13 Trustee
400 N. Saginaw St. Ste 331., Flint, MI 48502
(810) 238-4675
Email: ECF@flint13.com

